

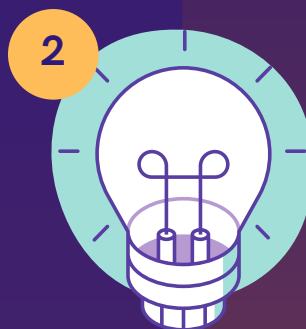


CMS Medicare Final Rule Fact Sheet



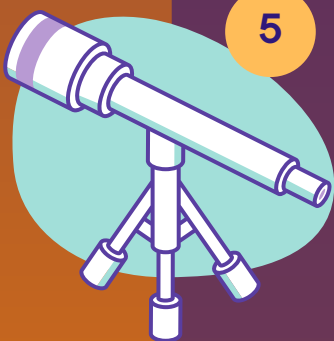
1 Requiring 48 hours between a Scope of Appointment and an agent meeting with a beneficiary, with exceptions for beneficiary-initiated walk-ins and the end of a valid enrollment period.

Modifying the TPMO disclaimer to add SHIPs as an option for beneficiaries to obtain additional help; modifying the TPMO disclaimer to state the number of organizations represented by the TPMO as well as the number of plans.



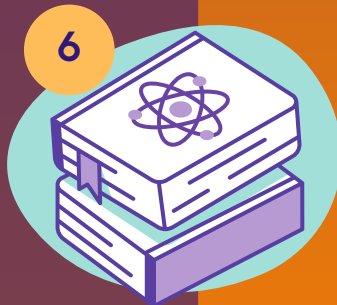
3 Limiting Scope of Appointment (SOA) and Business Reply Cards (BRC) to a 6 month time frame

Limit TPMO call recording to sales, marketing and enrollment



5 Placing limits around the use of the Medicare name, logo, and Medicare card. CMS is concerned with marketing materials that could be confused as an 'official document' or reference from Medicare. The use of the Medicare card must be previously approved by CMS. CMS acknowledges that reasons exist to use the Medicare card image, which they will permit with filing and approval from CMS.

CMS clarifies that the only time an agent can contact a beneficiary at their home is when there in an agreed upon appointment date and time. A 'Business Reply Card' does not permit the agent to show up to the home unannounced to market MA or PDP plans.





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Requiring web based technology meetings to be recorded

Require agents to explain the effect of an enrollee's enrollment choice on their current coverage whenever the enrollee makes an enrollment decision

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Prohibiting the distribution of Scope of Appointment (SOA) and Business Reply Cards (BRC) at educational events

Prohibiting marketing of benefits in a service area where those benefits are not available, unless unavoidable because of use of local or regional media that covers the service area(s)

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Requiring TPMOs to list or mention all of the MA organization or Part D sponsors that they represent on marketing materials; requiring MA organizations and Part D sponsors to have an oversight plan that monitors agent/broker activities and reports agent/broker non-compliance to CMS

Prohibiting sales events to directly follow education events

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